

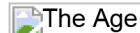
## Re: found this on a message board -- interesting if true looks like the pushed customers to open LLCs presumably to have less visibility

**From:** Charlotte Grieve <charlotte.grieve@theage.com.au>  
**To:** Matthew Goldstein <matthew.goldstein@nytimes.com>  
**Cc:** Damien Cave <damienc@nytimes.com>, Joel Tozer <jtozer@nine.com.au>, nick mckenzie <nickmckenzie@protonmail.com>  
**Date:** Fri, 25 Sep 2020 10:11:41 +1000

Just spoke to a customer ([REDACTED] - Australian) on this.  
 He had a Mastercard with Euro Pacific Bank for three years up until 2017 or 2018.  
 He said the card was cancelled because of "European regulatory problem that prevented them from issuing cards to people in certain countries, including Australia".  
 He said EPB was "trying to resolve the problem" but he had not had card services since then. Had never heard of Wirecard but said he understood most customers (outside of Australia) continued to have access to cards.  
 He's going to look for the email from EPB explaining the regulatory change and send it to us.  
 He also said "it wasn't just an issue with Euro Pacific Bank" because he had an account with an online gold trading platform ([GoldMoney](#)) that had "exactly the same issue".

### Charlotte Grieve

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On Thu, 24 Sep 2020 at 07:43, Matthew Goldstein <[matthew.goldstein@nytimes.com](mailto:matthew.goldstein@nytimes.com)> wrote:

i've sent a few messages today-- icym there is one from MasterCard  
 interesting that MC denied them an application to be a license and has terminated there other relationship presumably the one with WireCard  
 what's interesting then is the bank (debit)cards that customers rely on to withdraw money or make payments on are no longer good or soon won't be - this is something that could impact the useful of the bank  
 any current customers we can ask? euro pacific should have notified customers of this situation according to MC

On Wed, Sep 23, 2020 at 5:24 PM Charlotte Grieve <[charlotte.grieve@theage.com.au](mailto:charlotte.grieve@theage.com.au)> wrote:

Interesting... I'll ask some of the onboarders if this was policy.

On Thu, 24 Sep 2020 at 7:16 am, Matthew Goldstein <[matthew.goldstein@nytimes.com](mailto:matthew.goldstein@nytimes.com)> wrote:

Yesterdav. after arranging a call meeting with an agent of Euro Pacific bank. after 15 minutes of questions and sharing information ( they really wanted to know who I am. where are the incomes coming from. properties.. how much was I supposed to use every month of the money I was about to deposit in the account. How much Was I supposed to be spending through the debit card everymonth.....) I received an email, kindly refusing to open an account in his bank.

HERE YOU HAVE IT

Dear Peter,

It was very nice speaking with you on the phone.

I have submitted the application to our Compliance team and unfortunately, it was declined as a result of their internal review process.

Kindly note that the intended account activity is not allowed in a personal account. We recommend setting up a Company and applying for a Corporate account, in order to receive the intended payments.

In addition to that, you could also re-apply later for two personal accounts (one for yourself and another one for your wife), to facilitate transfers from your Company, if so you wish.

Card fees for POS (point of sale) use are paid by the customer.

You have a very interesting profile. but we are unable to help for now.  
 Thank you for considering Euro Pacific Bank Ltd for your business.

Let me know if I can be of any further assistance.

Many thanks!  
Kind regards,


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<https://www.offshorecorptalk.com/threads/remote-bank-account-opening-in-non-aeoi-crs-country.22662/page-2>

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